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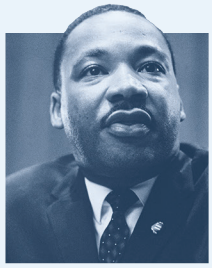

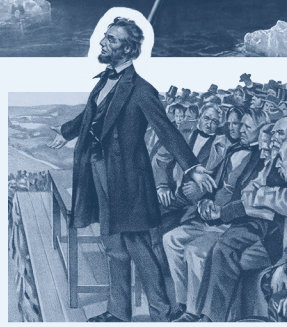

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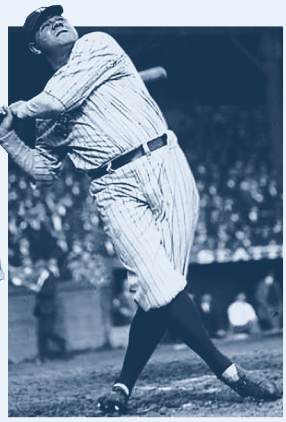

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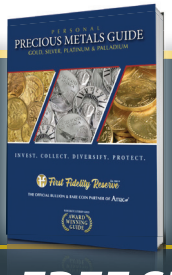

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LETTER FROM THE EDITOR

REBECCA WEBER

Chief Executive Officer,
Association of Mature American Citizens

Dear AMAC Members,

Two hundred and fifty years ago, a bold idea was set loose in the world: that free people could govern themselves.

I am convinced that the United States Constitution represents the greatest experiment in self-government in human history.

For nearly two and a half centuries, the American republic has stood as a beacon of liberty to the world.

Our Founders understood something that few nations had grasped before them: A pure democracy alone could not preserve liberty. Washington, Jefferson, Adams, Madison, and others recognized the dangers of concentrated power, the ever-present threat of tyranny, and the folly of believing that rights are granted by kings or governments.

Instead, they built a constitutional republic grounded in a revolutionary idea: that legitimate government derives its authority from the consent of the governed and that every individual is endowed by their Creator with certain unalienable rights.

In America, rights do not flow from the government to the people—they flow from the Creator to the individual.

In a nation where citizens are free to pursue their God-given talents—protected by the rule of law, separated powers, and limited government—the result has been extraordinary. For nearly 250 years, the American experiment has produced ingenuity, innovation, prosperity, and personal freedom on a scale the world has never seen.

No other nation on the planet offers mankind the same opportunities that America has provided generation after generation.

But where a tree bears abundant fruit, we should expect the branches to shake.

Today, American patriots can feel that shaking. Many see evil forces at work that seek to undermine the principles that made this nation exceptional—movements that reject faith, dismiss individual responsibility, erode respect for life, and attempt to replace liberty with ideological control. Through cultural pressure, radical activism, and relentless propaganda—often delivered directly to the devices in our children's hands—these forces attempt to convince Americans that our founding ideals are flawed, outdated, or even dangerous.

They promise equality through control, while America promises freedom through responsibility.

Yet I believe they profoundly underestimate something powerful: the spirit of the American people.

We are, after all, the heirs of freedom fighters.

Our parents, grandparents, and great-grandparents built America into the superpower of the twentieth century. Millions of workers forged the "arsenal of democracy." Young men of the Greatest Generation said goodbye to their loved ones and crossed oceans to confront tyranny and defeat fascism. In the decades that followed, Americans stood firm against communism, prevailed in the Cold War, and ultimately planted the American flag on the surface of the moon.

Time and again, when liberty was tested, Americans answered the call.

Today, our nation faces new challenges. But at this

Volume 20 Issue 1 Corrigendum

Please note these corrections in Volume 20 Issue 1.

Page 4 - Volume 20 Issue 1 actually went to print on January 6th, 2026, not 2025.

Page 46 - An incorrect version of the crossword was printed. For the correct game, please visit ***amac.us/correctgame***.

PLEASE NOTE:

This issue of the *AMAC Magazine* went to print on March 10, 2026.

historic moment—on the threshold of America's 250th birthday—one truth remains unchanged: The future of this country will be shaped by the courage and conviction of its people.

Two hundred and fifty years after the Declaration of Independence, the American experiment is still unfolding—and its greatest chapters may still lie ahead.

Our forefathers built a nation of liberty.

Our parents and grandparents defended it.

Now it is our generation's turn to strengthen it.

To protect freedom.

To defend truth.

To ensure that the United States of America remains the greatest land of innovation, opportunity, and liberty the world has ever known.

What an extraordinary time to be alive.

Thank you for standing shoulder to shoulder with AMAC as we work to preserve the principles that have made this nation great.

I remain convinced that the best is yet to come.

May God bless you, and may God bless the United States of America.

Rebecca Weber

Rebecca Weber
Chief Executive Officer & Editor in Chief
@TheRebeccaWeber on X

REBECCA'S TOP PICKS

A Few Member Benefits I Personally Love

One of the great joys of serving AMAC members is hearing how our benefits truly make a difference in people's lives. Here are a few of my personal favorites that members praise again and again!

Social Security Advisory Service

This is one of the most valuable benefits we offer—and it's completely free to AMAC members thanks to the generosity of our donors. Our experts provide personalized guidance to help members make confident decisions about when and how to claim their Social Security benefits. I often hear from members who say this service has helped them avoid costly mistakes.

Learn more: ***amac.us/socialsecurity***

AMAC Medicare Advisory Service

Choosing a Medicare plan can feel overwhelming, but our advisors make the process simple and personal. What makes AMAC different? Choice and relationships. Members are connected with their own dedicated agent who helps them review options and select the plan that best fits their needs. At AMAC, we believe in building relationships—not sending you from one representative to another.

Learn about your options: ***amac.us/bestmedicare***

Patriot Mobile Member Discounts

I'm especially proud of our partnership with Patriot Mobile. Not only do they offer exclusive discounts for AMAC members, they also stand firmly alongside us in the fight to preserve and protect the freedoms that make America exceptional.

See member savings: ***amac.us/patriotmobile***

Is there a member benefit you'd like to see AMAC offer in the future? Please tell us!

Email us anytime at ***info@amac.us*** or call us Monday–Friday 9am–7pm EST at **888-262-2006**.

If you haven't explored AMAC's many services and money-saving benefits, I encourage you to take a closer look.

Scan the QR code or visit amac.us/toprated

Amac

THE MAGAZINE OF THE ASSOCIATION OF MATURE AMERICAN CITIZENS

APRIL 2026 VOL. 20 ISS. 2

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GUEST COLUMN

President Trump Is Delivering Historic Tax Relief for Working Americans and Seniors

KAROLINE LEAVITT

Karoline Leavitt is the White House Press Secretary.

Throughout the country, millions of Americans are discovering something unusual this year. For the first time in a long time, tax season has been less painful—because President Donald J. Trump kept his word.

President Trump's Working Families Tax Cuts, passed last year as part of the One Big Beautiful Bill (OBBB), are delivering the largest middle- and working-class tax relief in American history. This isn't the usual empty rhetoric we hear from career politicians. It's measurable savings in the form of bigger refunds, bigger paychecks, and more money staying where it belongs—in the pockets of working Americans.

During the 2024 campaign, President Trump promised to cut taxes on tips, overtime, and Social Security income. He promised targeted relief for seniors. He promised to protect families from the largest tax hike in history. Today, those promises are law thanks to his leadership.

The new bonus deduction for seniors allows Americans age 65 and older to deduct an additional $6,000 when filing their taxes. For married households where both spouses qualify, that's $12,000 in extra deductions.

Combined with existing deductions, this historic reform means that approximately 51 million older Americans—88 percent of all seniors—will pay no federal income tax on their Social Security benefits.

Importantly, the tax relief on Social Security is retroactive, meaning many seniors will receive money back for tax year 2025. President Trump understands that this is grocery money, prescription money, or travel money. Every dollar returned is dignity restored to Americans who paid into the system their entire lives.

For Americans who are still in the workforce, the results are just as transformative.

President Trump promised "no tax on tips." Today, thanks to the Working Families Tax Cuts, tipped workers can deduct up to $25,000 in qualified tips. Approximately six million workers report tipped wages. For them, no federal income tax withheld on tipped income means more cash in hand—resulting in about $1,300 per year on average. And with tax-free incentives, many workers may be more willing to take additional shifts, increasing earnings and opportunity.

President Trump also promised "no tax on overtime." Under another reform in the Working Families Tax Cuts, Americans can deduct the premium portion of their overtime pay up to $12,500 for individuals and $25,000 for joint filers. On average, workers could receive up to $1,400 more per year thanks to this policy.

Notably, more than 60 percent

of Americans work in occupations eligible for overtime, and roughly 20 million workers regularly receive overtime hours. Again, no federal income tax withheld on overtime means more money back in the pockets of some of the hardest-working Americans. For families living paycheck to paycheck, that difference matters.

While critics have dishonestly claimed President Trump's tax cuts are "just a tax break for billionaires," the results speak for themselves. The Working Families Tax Cuts are the definition of pro-worker policy.

Moreover, low-income workers stand to receive the largest percentage reduction in their tax liability. That means real, bottom-up relief targeted at those who need it most.

The benefits of the Working Families Tax Cuts extend beyond individual provisions. According to projections for this filing season, Americans could see average refunds increase by roughly $1,000 compared to recent years—making this one of the largest refund seasons in American history. Combined with expanded deductions, the total impact for many families could approach $4,000 or more in annual tax savings.

That's a home repair paid off. A long-postponed family vacation. A down payment on a new car. A cushion against inflation.

The Working Families Tax Cuts also protect what matters: Medicare is untouched. Medicaid is strengthened for pregnant women, children, seniors, people with disabilities, and low-income families. Meanwhile, waste, fraud, and abuse are eliminated.

Yet, while accomplishing all of this, the Working Families Tax Cuts will reduce the deficit by roughly $2 trillion through growth and savings.

Perhaps most important of all is what the OBBB prevented—namely, a $4 trillion tax hike that would have occurred if the 2017 Trump tax cuts were allowed to expire at the end of last year.

Every single major provision in the OBBB was a campaign promise the American people elected President Trump to deliver. After years of abstract policy debates that helped no one while working families fell further and further behind, President Trump, working hand in glove with congressional Republicans, finally delivered the real relief Americans had been demanding. The result is greater financial security for seniors and more opportunity for workers.

President Trump has always believed that the American people know how to spend their money better than Washington does. This tax season, millions of Americans have experienced that truth firsthand.

As the President so often says, "Promises Made, Promises Kept." And the results are showing up in mailboxes, bank accounts, and retirement statements nationwide.★

President Trump has always believed that the American people know how to spend their money better than Washington does.

This tax season, millions of Americans have experienced that truth firsthand.

YESTERDAY'S ENEMIES WERE OBVIOUS. TODAY'S ARE NOT.

In previous generations, brave Americans stood shoulder to shoulder against clear and unmistakable enemies: fascism during World War II and communism throughout the Cold War. Those victories were neither quick nor easy. They demanded sustained resolve, strategic coordination, and sacrifice across every front: military, cultural, spiritual, economic, and informational.

Today, our enemies are no fewer, but just less recognizable. Too many Americans have been lulled into complacency by endless entertainment, a relentless negative news cycle, and digital distractions that slowly erode our sense of urgency. Meanwhile, the moral and constitutional foundations of our nation are being systematically undermined.

That sobering reality is why, more than 12 years ago, Patriot Mobile was born.

TURNING BUSINESS INTO A WEAPON FOR GOOD

Founded by Glenn Story, Patriot Mobile began with a simple yet bold conviction: the threats to America are real, and quietly standing on the sidelines is no longer an option.

Recognizing that culture is shaped not only by politics and media but also by commerce itself, Story leveraged his business experience to build **America's ONLY Christian conservative wireless provider**, transforming something as ordinary as a cellphone bill into a meaningful act of resistance.

Patriot Mobile is committed to contributing millions of dollars to organizations working on the front lines to defend our shared values, including *Turning Point USA, First Liberty Institute, Gun Owners of America,* and *Embrace Grace,* just to name a few. But Patriot Mobile doesn't simply fund the fight; their team also shows up.

A GROWING THREAT: ISLAMIFICATION AND SHARIA LAW

Through Patriot Mobile's boots-on-the-ground engagement, a growing and deeply troubling threat has come into sharp focus: **The Islamification of America and the expansion of Sharia law**.

Recently, Patriot Mobile sounded the alarm by hosting a sold-out **"Save Texas, Save America"** event that brought together national leaders, lawmakers, and concerned citizens to confront what many still fail to recognize. You can watch this historic event by visiting **patriotmobile.com/savetexas**.

Sharia law is often mischaracterized as a private religious code. In reality, it is a comprehensive socio-political system designed to govern every aspect of life: law, economics, education, family, and social order. It stands in direct opposition to the U.S. Constitution, **denying freedom of religion, suppressing free speech, rejecting equal protection under the law, and imposing cruel punishments based on religious authority**.

This transformation is not being advanced primarily through open violence or terror, as it was on September 11. Instead, it is unfolding through

gradualism: a long-term strategy of cultural and political infiltration that exploits immigration, demographic shifts, education, lawfare, and civic engagement to destroy Western societies from within.

Texas has become a strategic target. Sharia courts now operate in parts of the state. Dozens of bills aligned with Islamic priorities were proposed in the recent legislative session. Billions in taxpayer dollars have flowed toward Islamic institutions. And those who dare to raise concerns are swiftly branded "islamophobic."

Patriot Mobile is now working with organizations like AMAC to expose the spread of Sharia law, mobilizing citizens and grassroots leaders before it's too late.

WHY THIS MATTERS TO AMAC MEMBERS

You're an AMAC member because you understand what time it is. You've watched once-trusted organizations like AARP fund and participate in woke, leftist lobbying that doesn't align with your values. You see how government, business, education, and entertainment are increasingly being weaponized against America's heritage.

Sharia law activists and leftists now share a common objective: dismantling Christian conservative values.

At Patriot Mobile, we believe every purchase is a vote. Every dollar either advances the forces seeking to undermine America or strengthens those working to preserve it. That's why Patriot Mobile exists.

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Patriot Mobile members get access to premium service with *priority* coverage on **all three major U.S. networks, unlimited domestic talk, text and data*, international plans, 100% U.S.-based customer support, mobile hotspots, and business connectivity solutions**.

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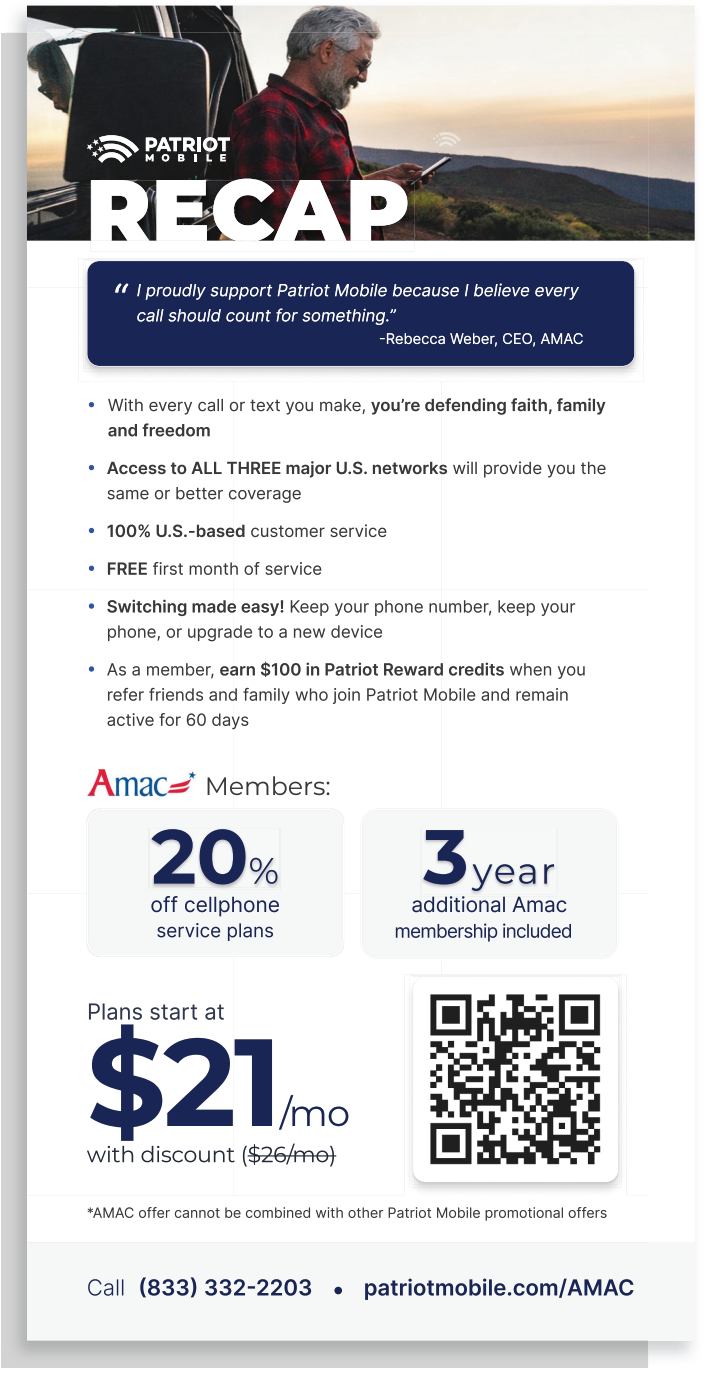
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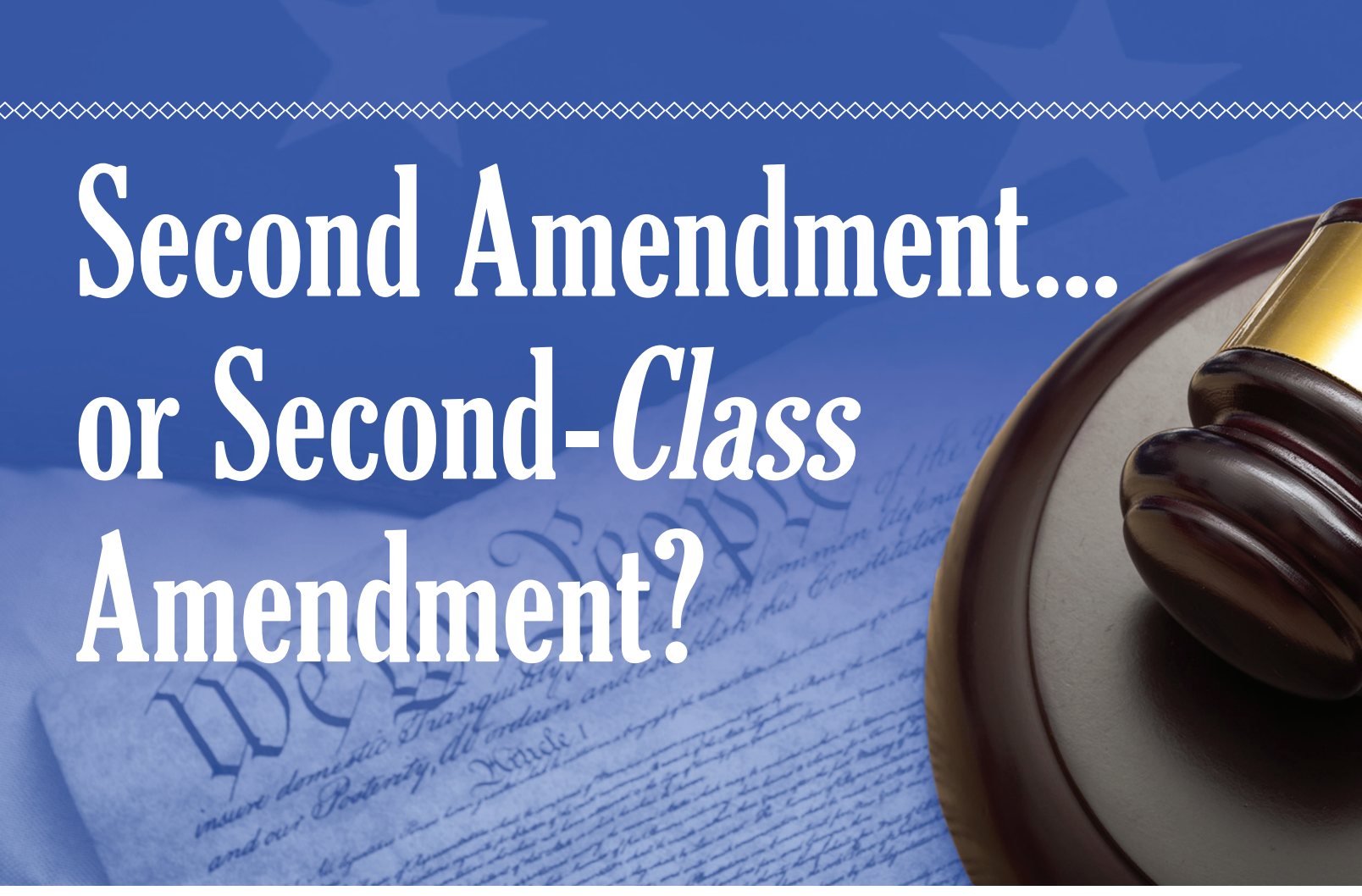


David G. Weber

President, the Association of Mature American Citizens

After the American Revolution, George Washington observed that "our Republic" had "assumed its rank among the Nations," but warned that responsibility for preserving hard-won liberty fell upon the people. "If our citizens should not be completely free," he said, "the fault will be entirely their own." To ensure liberty endured, the Founders gave us the greatest charter of self-government ever devised—our Constitution—and enshrined in it safeguards against governmental overreach, not least among them that "the right of the people to keep and bear Arms, shall not be infringed."

The security of the republic and the liberty of the individual rest in an armed citizenry. James Madison emphasized this in Federalist No. 46, citing Americans' "advantage of being armed" as a critical check against tyranny—one validated by their experience under British rule. Indeed, the opening battles of the American Revolution at Lexington and Concord were sparked by British efforts to seize colonial arms. Underscoring the Founders' conviction, early federal law required that citizens possess arms and bring them when the militia was mustered. As George Mason avowed, "I ask, who are the militia? They consist now of the whole people, except a few public officers."

How times have changed. Today's hard-left lawmakers, supported by an anti-gun lobby and media culture steeped in propaganda, embrace an agenda aimed squarely at disarming the American people. Blue-state bureaucrats are the most flagrant offenders, pursuing a strategy of death by a thousand laws intended to nullify the Second Amendment. Through flawed rulings—some illogical and bordering on malfeasance, others the product of pure judicial activism—lower courts have provided legal cover for novel regulations that conflict with the Constitution's text and historical tradition.

Compounding matters is the US Supreme Court's longstanding reluc-

tance to grant review in Second Amendment cases. Given the time afforded to other constitutional questions, the historical rarity of Second Amendment review fuels a growing perception that it is a disfavored right, relegated to second-class status. Despite paying more attention to this topic in recent decades, the absence of consistent and timely intervention from our nation's highest court has allowed anti-gunners to unravel many of the Second Amendment's protections, statute by statute.

On the occasions when the Supreme Court has squarely addressed the Second Amendment, it has consistently affirmed its original purpose and meaningfully constrained attempts to undermine it.

District of Columbia v. Heller (2008)

In striking down a Washington, DC, law banning handguns and requiring that firearms be kept inoperable, the Supreme Court affirmed that the Second Amendment protects an individual's right to keep and bear arms for lawful purposes, including self-defense within the home, and held that arms in common use for lawful purposes cannot be banned.

McDonald v. City of Chicago (2010)

The Court held that the Second Amendment right recognized in *Heller* applies to the states through the Fourteenth Amendment's Due Process Clause. As a result, state and local governments are prohibited from enacting laws that violate the right to keep and bear arms.

Caetano v. Massachusetts (2016)

The Court vacated a Massachusetts conviction for possession of a stun gun, reaffirming that the Second Amendment applies to arms not in existence at the time of the nation's founding and protects arms in common use for lawful purposes.

New York State Rifle & Pistol Association v. Bruen (2022)

The Court invalidated New York's discretionary licensing scheme for carrying firearms in public, holding that the Second Amendment protects the right to carry arms outside the home for self-defense. It also established a clear legal framework requiring lower courts to evaluate gun regulations based on the text of the Second Amendment and the nation's historical tradition of firearms regulation, rather than interest-balancing tests.

• • • • •

Even with this powerful body of precedent, anti-gun policymakers move swiftly to circumvent the Court's rulings, underscoring the need for the Court to respond with equal speed and decisiveness if the Second Amendment is to retain its teeth. Furthermore, core constitutional questions remain unanswered directly.

For years, the Second Amendment community has waited for the Supreme Court to address challenges to bans on so-called "military-style assault weapons" (common semiautomatic rifles) and "high-capacity" magazines (common ammunition feeding devices). The Court has repeatedly denied such challenges, even as lower courts openly defy its well-established precedent that arms "in common use" for lawful purposes cannot be banned.

In 2025, the Supreme Court again turned away two monumental cases—*Snope v. Brown*, which challenged Maryland's rifle ban, and *Ocean State Tactical v. Rhode Island*, which squarely questioned the constitutionality of magazine bans. A ruling on either would have reshaped Second Amendment jurisprudence, invalidating many unconstitutional arms regulations nationwide. Instead, both cases

Continued on page 14 →

were denied, leaving legal contradictions intact.

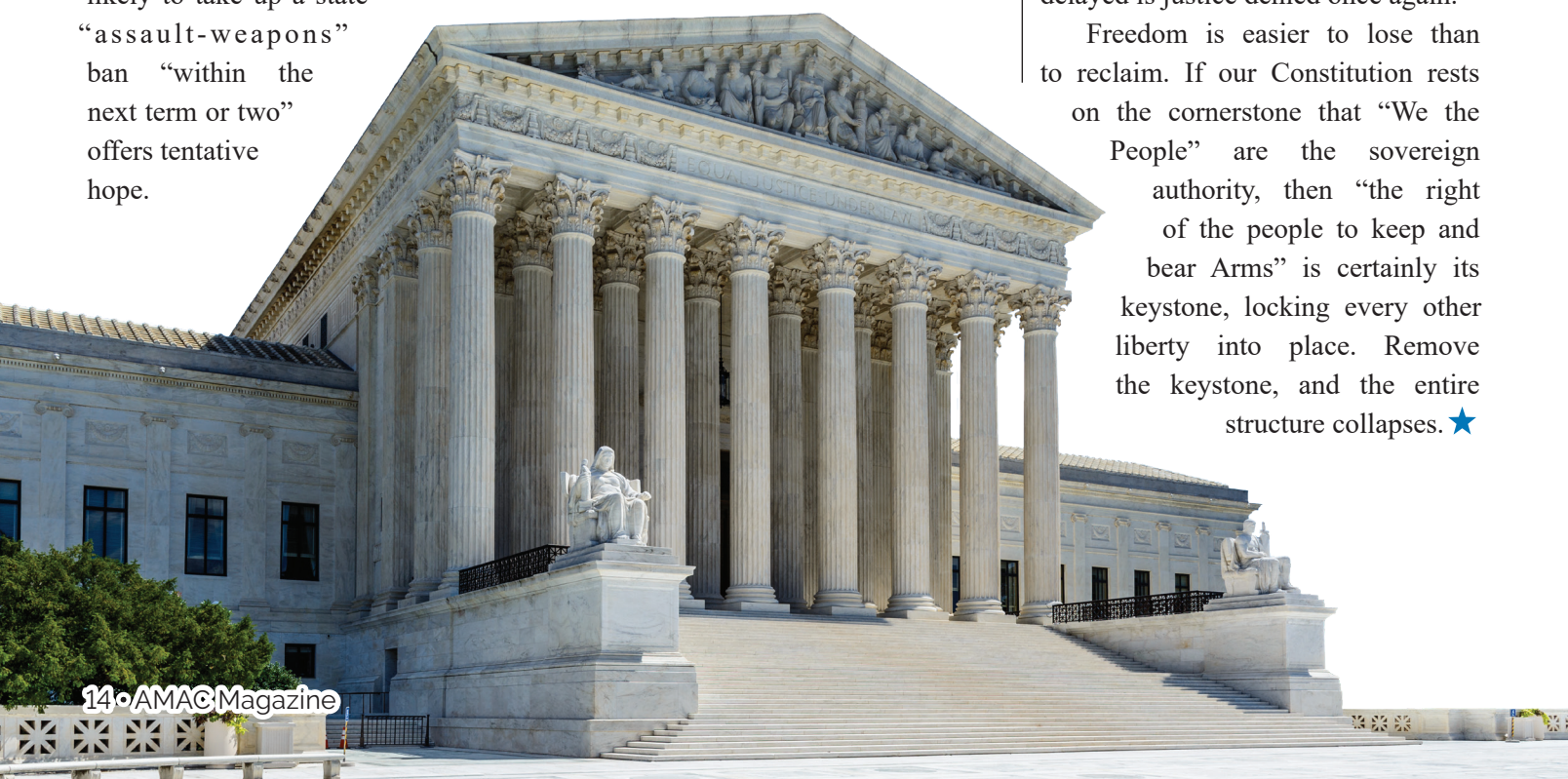
Whether the Supreme Court is waiting for deeper divisions among the nation's circuit courts before addressing these constitutional questions, or some other tipping point, its direct response is critical. Until that day, the people will suffer the effects of inaction.

States hostile to the Second Amendment have mistaken the Court's silence as permission to press forward, enacting sweeping laws criminalizing the possession of common arms owned by tens of millions of law-abiding Americans. At the same time, lower courts, notably in the Ninth and Seventh Circuits, have used that silence as cover to uphold laws that conflict with the Supreme Court's decisions in *Heller*, *McDonald*, and *Bruen*. What's left is a patchwork of laws wherein a fundamental right hinges on geography rather than the Constitution itself. Still, Justice Brett Kavanaugh's June 2025 statement that the Court is likely to take up a state "assault-weapons" ban "within the next term or two" offers tentative hope.

Freedom is easier to lose than to reclaim.

Today, the Supreme Court has another opportunity to correct persistent lower court misbehavior and to reaffirm the Second Amendment's proper place in the constitutional order. *Viramontes v. Cook County*, challenging Illinois's rifle ban, and *Duncan v. Bonta*, challenging California's magazine ban, are two of several major cases currently before the Court for consideration. Both cases present clean, unavoidable questions that speak to the heart of the Second Amendment. If review is granted—*and that's a big if*—confidence in the outcome rests in the Court's own precedent. If not, justice delayed is justice denied once again.

Freedom is easier to lose than to reclaim. If our Constitution rests on the cornerstone that "We the People" are the sovereign authority, then "the right of the people to keep and bear Arms" is certainly its keystone, locking every other liberty into place. Remove the keystone, and the entire structure collapses. ★



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Amac in ACTION

Andrew Mangione

Andrew Mangione is Senior Vice President of AMAC Action, a 501(c)(4) nonprofit conservative advocacy organization, created to serve as the advocacy affiliate of the Association of Mature American Citizens (AMAC). He also represents AMAC as national spokesperson.

A Long Fight, a Historic Win: How AMAC Helped Deliver PBM Reform

For years, pharmacy benefit managers—known as PBMs—operated largely in the shadows. Their contracts were dense, their practices opaque, and their profits often grew at the expense of seniors struggling to afford prescription drugs. Few in Washington truly understood how these powerful middlemen worked—or how deeply they distorted the cost of care.

AMAC Action did.

That understanding culminated in early February, when President Trump signed sweeping PBM reform into law as part of legislation funding the Department of Health and Human Services. For millions of Medicare Part D beneficiaries, it marked a long-awaited turning point—and the successful conclusion of years of determined advocacy by AMAC Action and AMAC members.

At the heart of the reform is accountability. For the first time, the Centers for Medicare and Medicaid Services (CMS) is empowered to enforce "reasonable and relevant" contract terms within the Medicare Part D drug benefit. For decades, PBM contracts were designed to obscure costs, maximize profits, and leave patients—and even pharmacies—guessing. Under the new law, that era of unchecked complexity is finally coming to an end.

Transparency is another major breakthrough. CMS now has enhanced authority to scrutinize PBM business practices, including how pharmacy networks are structured and which pharmacies are included—or excluded. By tracking payment trends, regulators can better safeguard access to local and rural pharmacies that seniors depend on every day. What was once hidden will now be visible.

Perhaps most importantly, seniors will see lower drug costs. A key provision known as "de-linking" severs the connection between PBM profits and drug list prices, rebates, and other pricing mechanisms. This change directly reduces out-of-pocket costs for Medicare Part D beneficiaries while saving taxpayers money—a meaningful win for seniors who have too often been exploited.

This victory did not happen overnight.

AMAC Action's fight for PBM reform began in 2018, when many lawmakers were still unfamiliar with how PBMs operated or the role they played in driving up prescription drug costs. Recognizing that reform could not occur without education, AMAC Action launched a sustained campaign on Capitol Hill, holding scores of meetings with members of Congress, committees, and both House and Senate staff over the next eight years.

At the same time, AMAC members stepped forward. Through consistent outreach and grassroots advocacy, seniors made their voices heard as patients, consumers, and citizens. That engagement helped spur a Federal Trade Commission investigation into the nation's largest PBMs—confirming what AMAC had long warned: their practices inflated costs for patients while generating billions for middlemen.

Persistence mattered. Education mattered. And the voice of conservative seniors mattered.

As the Grateful Dead once sang, *"What a long, strange trip it's been."* However, while this moment marks a historic milestone, the work is not finished. AMAC Action will continue pressing for PBM reform in the commercial market—confident that AMAC members will be there, every step of the way. ★

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Communism's Quiet Comeback—and America's Moment to Respond

Shane Harris

Shane Harris is the Editor in Chief of AMAC Newsline. You can follow him on X @ shaneharris513.

A generation ago, it seemed as if history had rendered its final verdict on communism.

The Berlin Wall had fallen. The Soviet Union had collapsed. Eastern Europe had shaken off the chains of totalitarianism. Some intellectuals triumphantly declared "the end of history," arguing that liberal democracy and free-market capitalism had won the ideological struggle once and for all. The American-led order would endure. The Cold War was over. Freedom had prevailed.

But history did not end.

Communism was not defeated—it retreated. Like an ideological virus, it mutated to find new ways to attack civilization. Rather than tanks rolling through Eastern Europe, it found refuge in lecture halls, faculty lounges, and activist circles. It incubated in academia, where ideas once relegated to the dustbin of history were rebranded, repackaged, and slowly normalized.

Today, we are witnessing the fruit of that long incubation.

New York City—America's largest and most culturally influential metropolis—is now governed by Zohran Mamdani, a self-avowed Marxist-socialist who has openly called on Americans to embrace "the warmth of collectivism" and reject "the frigidity of rugged individualism." He has proposed government-run grocery stores, rent freezes, and radical taxation schemes that would expand state control over nearly every aspect of economic life.

This should have been a national wake-up call.

What Mamdani represents is not a routine policy disagreement over marginal tax rates or regulatory philosophy. He embodies a frontal assault on the American system itself—on the idea that individual liberty, private property, free enterprise, and limited government form the foundation of a just society.

When a major American city elects a leader who openly rejects those principles, we are no longer debating policy tweaks. We are debating whether the American experiment itself should continue.

And Mamdani is not an outlier. Dozens of prominent Democrat politicians rushed to endorse him. His victory reflects a broader ideological shift—one that has been building for years.

The numbers are sobering. A 2025 YouGov survey found that 43 percent of Americans have a favorable view of socialism, while only 59 percent hold a favorable view of capitalism.

Even more alarming, 14 percent say they view *communism* favorably. That means that more than one in ten Americans now express approval of an ideology responsible for roughly 100 million deaths in the 20th century.

Among Americans aged 18 to 29, the numbers are even more chilling: 62 percent of that cohort hold a favorable view of socialism, and 34 percent say the same of communism.

How is it that so many young people have embraced an ideology that their grandparents worked so hard to defeat? The answer lies in how communism has been repacked and rebranded for a new era.

Karl Marx, Vladimir Lenin, and Joseph Stalin envisioned revolution driven by class conflict—the proletariat rising against the bourgeoisie. Class struggle remains a feature of modern leftist rhetoric, but what we are witnessing today is best described as "cultural Marxism."

Rather than dividing society solely along economic lines, cultural Marxism fractures the public along racial, ethnic, and gender categories. In place of class hierarchy, it constructs a victim hierarchy. Identity becomes destiny. Power is defined not by economic production, but by perceived oppression.

In a diverse nation like the United States, that framework is incredibly potent—and destructive. It encourages Americans to see one another not as fellow citizens but as rival factions competing for moral legitimacy and state-sponsored advantage.

We saw a disturbing preview of where such thinking can lead in 2020. During the nationwide riots tied to the Black Lives Matter movement—itself anchored in Marxist ideology—activists in Seattle established the so-called Capitol Hill Autonomous Zone (CHAZ), effectively declaring a police-free enclave within a major American city. Armed activists patrolled the streets. Local government authority evaporated.

The West had not seen anything quite like this spectacle since the Paris Commune of 1871—a radical experiment in which revolutionaries seized control of Paris for two months, dismantled traditional institutions, and attempted to establish a socialist order before being violently suppressed.

The Paris Commune became a foundational myth for Marxists, proof that revolutionary seizure of local power was possible. CHAZ, though far smaller and shorter-lived, reflected the same belief that existing democratic structures are illegitimate and may be replaced by revolutionary improvisation.

Communism, stripped of its slogans, is not merely another political theory. It has failed everywhere it has been tried. From Stalin's engineered famine in Ukraine to Mao's Great Leap Forward, from Pol Pot's killing fields to the Berlin Wall.

Central planning collapses under the weight of its own inefficiency. Incentives evaporate. Innovation dies. Dissent is criminalized because a system that promises earthly utopia cannot tolerate evidence of its own failure.

Communism is contrary to human nature because it denies individuality, ambition, and personal responsibility. It is hostile to faith because it demands ultimate allegiance to the state. Religion must be subordinated or extinguished because communism cannot share moral authority.

Aleksandr Solzhenitsyn, who endured the Soviet gulag, warned the West decades ago that the threat was not merely military but moral. "To destroy a people," he wrote, "you must first sever their roots." In another speech, he cautioned that "a decline in courage may be the most striking feature which an outside

Communism is contrary to human nature because it denies individuality, ambition, and personal responsibility.

observer notices in the West."

His words now ring with renewed urgency. A society that forgets its history—or loses confidence in its founding principles—becomes vulnerable not to invasion from abroad but to corrosion from within.

The staggering approval numbers for communism among young Americans point to a catastrophic failure of education. Historical illiteracy is widespread. Many students graduate without a serious understanding of the Cold War, the gulags, or the economic collapse that plagued communist regimes. They are fluent in the language of grievance but often unfamiliar with the record of regimes that implemented the very ideas they now romanticize.

Or—and this is the really disturbing possibility—perhaps it was not a failure at all. Perhaps ignorance is a feature and not a bug of the education system that the Left has remade in its own image. But whether driven by ignorance or calculation, the result is the same: a generation increasingly open to abandoning the system that has produced unprecedented prosperity and liberty.

But as America faces a growing darkness within its midst, it is important to remember that the country has faced existential ideological challenges before.

There were dark days in the Cold War when Soviet rockets soared into orbit while American rockets exploded on the launchpad. The Cuban Missile Crisis brought the world to the brink of nuclear annihilation. The Bay of Pigs was a humiliating setback. It would have been easy, in those moments, to conclude that communism was ascendant and freedom was fading.

But America responded—not with despair, but with renewal. The Apollo program placed a man on the moon. The American economy surged. The Berlin Wall fell. The Soviet Union dissolved under the weight of its own contradictions.

As we approach the 250th anniversary of the signing of the Declaration of Independence, we should remember that America's founding charter rejected, in principle, the very premises of communism long before Marx ever put pen to paper.

The Declaration affirms that rights are endowed by a Creator, not granted by the state. It insists that governments derive "their just powers from the consent of the governed." It centers the individual, not the collective, as the bearer of dignity and liberty.

Communism demands that the individual dissolve into the mass. The American founding insists that the individual stands before God and government alike as a person of inherent worth.

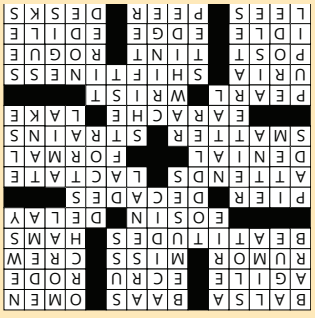
That tension remains unresolved—not because the argument is unclear, but because every generation must choose which vision it will embrace.

America's story is one of crisis and reconstitution. We stumble, we debate, we fracture—and then we remember who we are. The resurgence of socialist and communist ideology is real. The cultural decay is undeniable. The institutional drift is obvious.

But the American system has proven remarkably resilient. It is anchored not merely in policy preferences, but in a moral vision of human dignity and ordered liberty. As we mark 250 years since the founding of our nation, the task before us is not just to reject failed systems like communism, but to rediscover the one that has already secured more freedom and opportunity than any in human history.★

PUZZLE SOLUTIONS

PUZZLES ON PAGE 46



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Word Jumble

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3. quarrel
4. investment
5. plastic
6. routine
7. modernize
8. qualification
9. separation
10. cooperative
11. constituency
12. flawed

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Frankly Financial

IRA Distribution Planning: Should You Wait for RMDs?

Recently, an AMAC member asked me a great question: "Frank, I am 65 and retired. When do I have to start taking required minimum distributions (RMDs) from my IRA—and should I just wait until then to start drawing money out?"

This is an excellent question—and one I hear often.

When Do RMDs Begin?

Under current law (SECURE Act 2.0), RMDs generally begin

- at age 73 if you were born before 1960, or
- at age 75 if you were born in 1960 or later.

Once you reach your RMD age, the government requires you to withdraw a percentage of your traditional IRA each year—whether you need the money or not. Those withdrawals are typically taxed as ordinary income.

The "Defer, Defer, Defer" Trap

Many retirees think, "If I don't need the money, I'll leave it alone as long as possible."

That sounds logical—but it often creates what I call the "defer, defer, defer" trap. By waiting until RMDs begin, you give up control over when and how much taxable income you must take. Once distributions start, they're mandatory—beginning at around four percent and increasing over time—and that income can push you into a higher tax bracket even if your spending hasn't changed.

These forced distributions can also trigger a cascade of other costs, including the following:

- More of your Social Security becoming taxable, reducing the benefit you actually keep
- Medicare Part B and Part D premiums increase due to income-based surcharges.
- You incur a larger overall lifetime tax burden, even if your spending never increases.

The key mistake isn't deferring taxes—it's deferring planning.

A Smarter Strategy: "Playing the Tax Bracket Game"

If you retire around age 65, you may have a valuable planning window before RMDs begin. During these years, many retirees fall into lower tax brackets because wages have stopped but required distributions haven't started yet.

One strategy I often discuss is playing the tax bracket game—taking small, systematic IRA withdrawals to "fill up" your current tax bracket, paying a little tax now to help avoid paying much more later.

Connecting Back to Lifestyle vs. Legacy Assets

Traditional IRAs are often best viewed as taxable lifestyle dollars. Every withdrawal creates taxable income. By gradually reducing your IRA balances during lower-tax years, you may improve your tax efficiency and preserve more wealth for legacy goals, which are especially important under today's inheritance rules.

Final Thought

Once RMDs begin, you're reacting. Before RMDs begin, you're planning. And planning is almost always better than reacting.

God Bless,

Frank Kestler

Financial Advisor, Rosemark Advisors

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AMAC believes its members deserve a better option. That is why AMAC has proudly endorsed PureTalk for very many years.

If you are with companies like Verizon or T-Mobile, there is a strong chance your money is being used to support agendas you oppose.

PureTalk is a Veteran-led business guided by a commitment to service, responsibility, and respect for the people who built America. The company believes customers should not have to compromise their values just to get reliable wireless service. Instead, they get dependable service, honest pricing, and a company that understands where its customers stand.

Many AMAC members first heard about PureTalk from trusted conservative voices like Sean Hannity, Clay Travis, and Mark Levin, but they stay because PureTalk simply delivers on its promises.

What PureTalk stands for

Just as important as what PureTalk does not support is what it does.

- America's Warrior Partnership: When a Veteran needs help with medical bills or urgent support, PureTalk's response is simple. Where do we send the check? In addition, PureTalk and its customers have donated over $600K to AWP through their bill and PureTalk matching it.

'We enthusiastically endorse PureTalk.'

KURT MEYER - Senior Vice President of Strategic Partnerships & Membership Services, AMAC

- MikeRoweWorks: When Mike Rowe reaches out about a hardworking single mom who just finished trade school and is buried under student loan debt, PureTalk pays it off.
- K9s For Warriors: PureTalk funds the training of service dogs who are then paired with Veterans suffering from PTSD, delivering practical, life-changing support.
- ForgiveCo: With support from our customers, PureTalk eliminated $10 million in Veteran debt, giving these heroes breathing room as they transition to civilian life.

This is where PureTalk's dollars go. Into people who served, people who work, and people who need a hand up.

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Customer service is another area where PureTalk stands apart. Calls are answered by knowledgeable, U.S.-based representatives who provide clear, respectful support, because supporting American workers and delivering real service matters more than cutting costs.

How much can families save with PureTalk?

Today, many families save over $1,000 a year by switching from big wireless carriers to PureTalk. AMAC member plans are designed to be flexible and straightforward, starting as low as $10 per month. AMAC customers who switch also receive a FREE three-year AMAC membership.

Why does PureTalk cost less?

It comes down to priorities. Big wireless bundles extras, storefronts, and overhead into their plans, driving prices up and forcing customers to pay for things they don't need. PureTalk keeps it simple, focusing on wireless service alone to lower costs and pass the savings directly to customers instead of bloated expenses or political causes many oppose.

Nationwide 5G coverage without the big-carrier agenda

PureTalk operates on a nationwide 5G network with the same dependable coverage as the big carriers, without the premium prices or supporting companies that don't share your values. For most Americans, it would be hard to find a place where coverage is not available.

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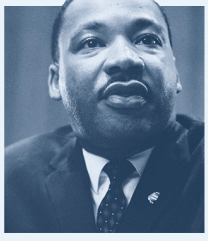

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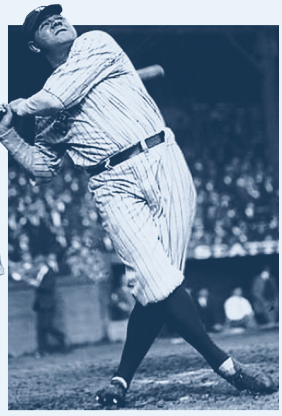


Celebrating a Quarter Millennium of American Exceptionalism

Shane Harris

Shane Harris is the Editor in Chief of AMAC Newsline. You can follow him on X @ shaneharris513.

Two and a half centuries ago, a provincial people on the edge of a vast continent declared something astonishingly radical: that government derives its just powers from the consent of the governed.

These brave patriots—farmers, bankers, merchants, frontiersmen—did not merely protest taxation or quarrel with imperial policy. They announced to the world that political authority itself rests not in dynasty, not in inherited rank, and not in force, but in the God-given rights of the governed themselves.

In our own time, the phrase American Exceptionalism is often invoked casually or dismissed reflexively to describe this revolutionary idea and the grand experiment in self-government that followed. But in this year marking the 250th anniversary of the Declaration of Independence, it is incumbent upon all Americans to probe deeper into that concept.

What, precisely, makes America exceptional? What distinguishes it not only in rhetoric, but in structure, endurance, and consequence?

The answer begins with history.

A People Prepared for Independence

By the time Thomas Jefferson wrote that governments derive "their just powers from the consent of the governed" in the colonists' break-up letter with England, he was describing a political reality Americans had already been practicing for generations.

The colonies were not passive outposts administered in every detail from London. They had assemblies, charters, town meetings, and long traditions of local self-rule. The Mayflower Compact of 1620 reflected an early instinct that political authority arises from covenant and mutual consent. Over time, that instinct hardened into expectation.

John Adams later observed that "the Revolution was effected before the War commenced. The Revolution was in the minds and hearts of the people."

Independence in 1776 was not the sudden birth of liberty from abstraction, but rather the formal declaration of a political entity that already existed. The colonists believed they were defending the historic rights of Englishmen even as they extended those rights into something more universal.

American Exceptionalism, then, did not spring from myth or improvisation. It emerged from a particular people shaped by particular institutions and experiences—namely, those of Christian Europe, and England in particular.

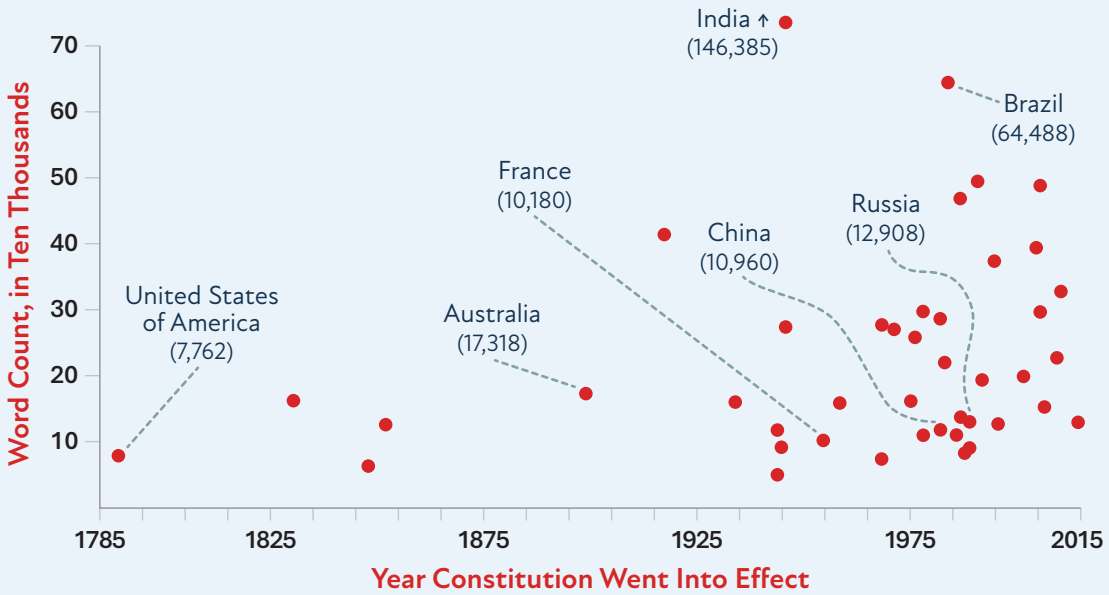
English Liberty and Christian Moral Formation

The American founding and revolutionary spirit grew from the soil of English common law, the legacy of Magna Carta, and the constitutional struggles of the 17th century. The English Bill of Rights of 1689 limited royal authority and affirmed protections long before 1776. Colonial charters carried these traditions across the Atlantic, where they were adapted to new conditions and expanded.

Equally important was the moral framework within which these political ideas operated. The society that produced the American Revolution was overwhelmingly shaped by Christian belief. Local churches structured community life, and the language of covenant, sin, and moral accountability permeated public discourse. The Great Awakening reinforced the idea that individuals stood equal before God and were personally responsible for their conduct.

Continued on page 28 →

Select World Constitution Word Counts, in 2020



Source: Comparative Constitutions Project, constituteproject.org

it remains the oldest written national constitution still in force. It is also one of the shortest governing charters in the world.

In just a few thousand words, the US Constitution established a structure durable enough to survive civil war, economic depression, world conflict, and dramatic social change—amended when necessary, but never replaced.

The framers were students of history. They understood that republics often collapse into factionalism or dictatorship. Their solution was not to rely on virtue alone, nor to issue sweeping guarantees that could be ignored when inconvenient. Instead, they designed a structure that restrained power by dividing it.

James Madison explained the logic behind this approach in Federalist No. 51: "If men were angels, no government would be necessary."

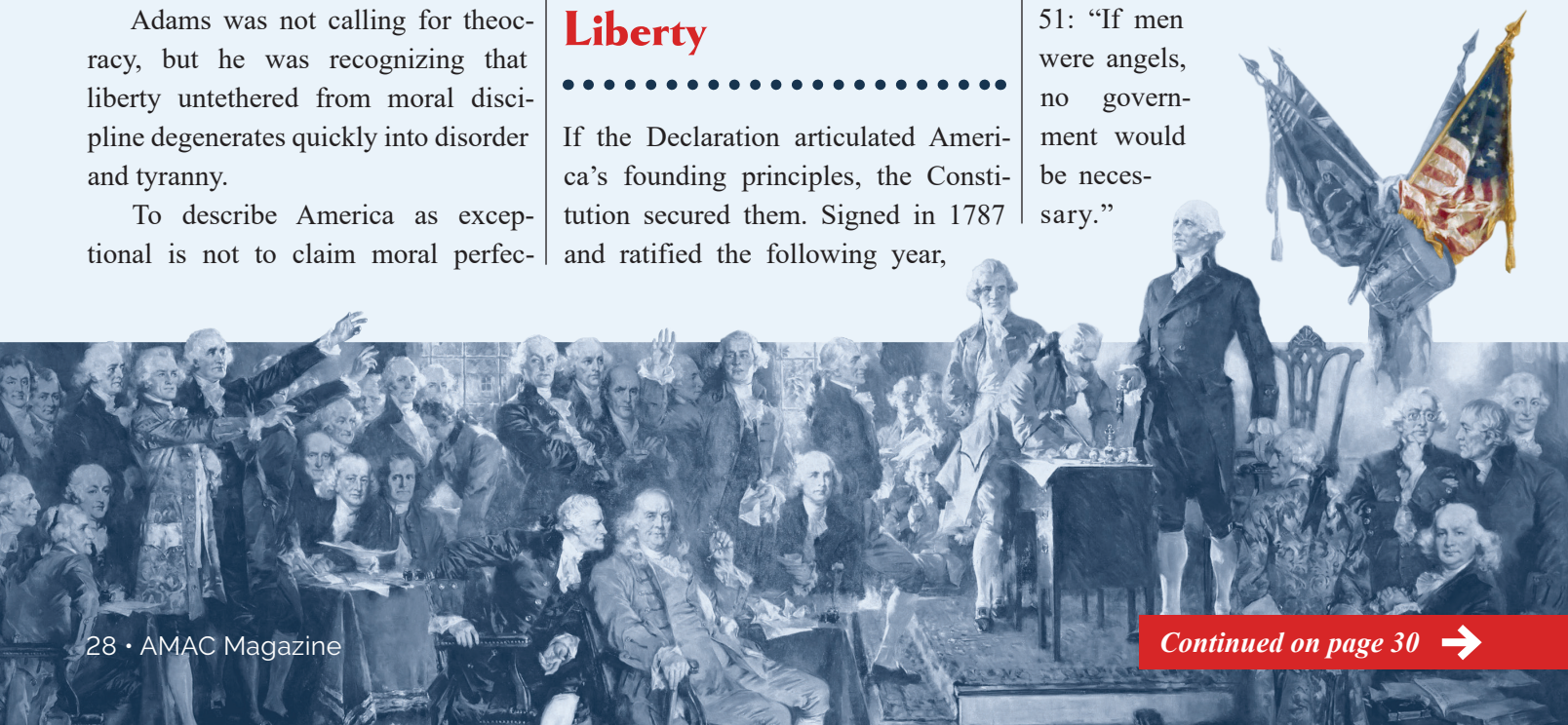
That moral formation mattered because republican government presumes restraint. It assumes that citizens can govern themselves before they presume to govern others. As John Adams wrote, "Our Constitution was made only for a moral and religious people. It is wholly inadequate to the government of any other."

Adams was not calling for theocracy, but he was recognizing that liberty untethered from moral discipline degenerates quickly into disorder and tyranny.

To describe America as exceptional is not to claim moral perfection. Rather, America is exceptional because it was established by a people shaped by Christian moral assumptions. It was this framework that made possible a political order capable of sustaining liberty on a scale history had never before seen.

The Architecture of Liberty

If the Declaration articulated America's founding principles, the Constitution secured them. Signed in 1787 and ratified the following year,



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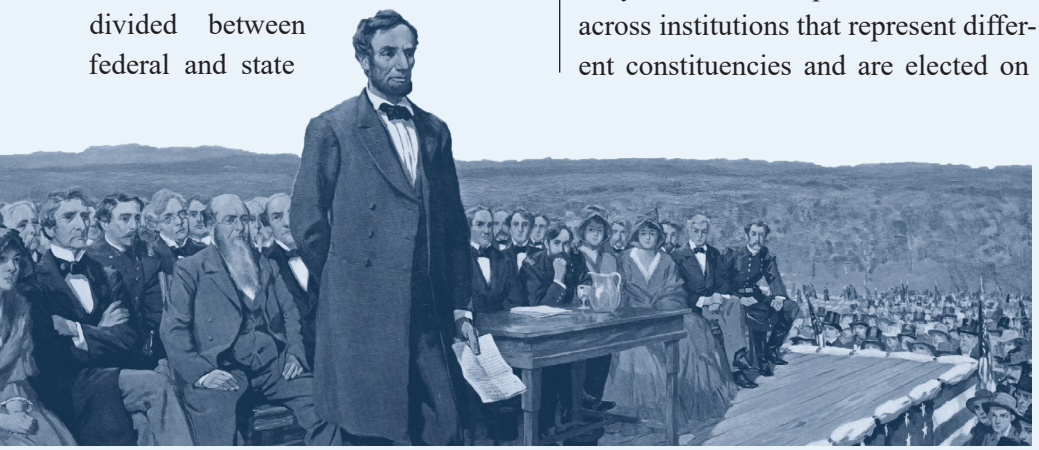
In other words, because men are not angels, power must be checked by power. Congress was divided into two chambers, each elected differently and endowed with substantial authority.

The president would be independently elected, armed with a veto, and not dependent on the legislature for his tenure. The judiciary, meanwhile, would stand apart, insulated from political retaliation. Authority would be further divided between federal and state governments. Ambition would counteract ambition.



Former Justice Antonin Scalia once observed that Americans often misunderstand what makes their Constitution distinctive. When asked why America is such a free country, he explained, many instinctively point to freedom of speech or the protections of the Bill of Rights.

Those protections are essential. But, as Scalia bluntly put it, "if you think that a bill of rights is what sets us apart, you're crazy. Every banana republic in the world has a bill of rights." On paper, even the Soviet Union's constitution contained impressive guarantees. They were, however, what the Founders would have called "parchment guarantees."

What distinguished the American system was not the poetry of its promises but the architecture of its government. In much of Europe, the executive emerges from the legislature and can be dismissed by it. In many systems, upper chambers are largely ceremonial.

The American Constitution, by contrast, makes lawmaking deliberately difficult. It requires concurrence across institutions that represent different constituencies and are elected on different cycles. Critics call this gridlock. The framers called it protection of liberty.

The Constitution's brevity and durability testify to its design. In a world crowded with charters that promise everything and deliver little, the US Constitution says relatively little and enforces much. Its genius lies not in expansive declarations but in the sober arrangement of powers.

The Ordeal of Union

No honest account of American Exceptionalism can ignore the central contradiction of the early republic. Slavery, present in the colonies long before independence, endured into the life of the new nation. The same Constitution that established ordered liberty also contained compromises with a system fundamentally at odds with the principle that "all men are created equal."

What makes the American story distinctive is not merely the existence of that contradiction, but the manner in which it was confronted. By 1861, sectional tensions had hardened into secession and war. The conflict that followed was a catastrophic internal reckoning. More than 600,000 Americans died in four years of brutal combat—an almost unimaginable toll in a nation of roughly 31 million people.

Few republics survive civil war. Fewer emerge with their constitutional framework intact. The United States did both. The Union was preserved, slavery was abolished, and the Constitution was amended rather than abandoned. The Thirteenth, Fourteenth, and Fifteenth Amendments expanded the meaning of citizenship and liberty within the existing constitutional order.

In his Second Inaugural Address, Abraham Lincoln reflected that if "every drop of blood drawn with the lash shall be paid by another drawn with the sword," the judgment would be just.

That language was unmistakably biblical. Lincoln did not portray the nation as innocent, but as accountable. At Gettysburg, he called the conflict a test of whether "any nation so conceived and so dedicated can long endure," and he summoned the country to a "new birth of freedom."

The war did not repudiate the founding; it renewed it. This was

Continued on page 32 ➔

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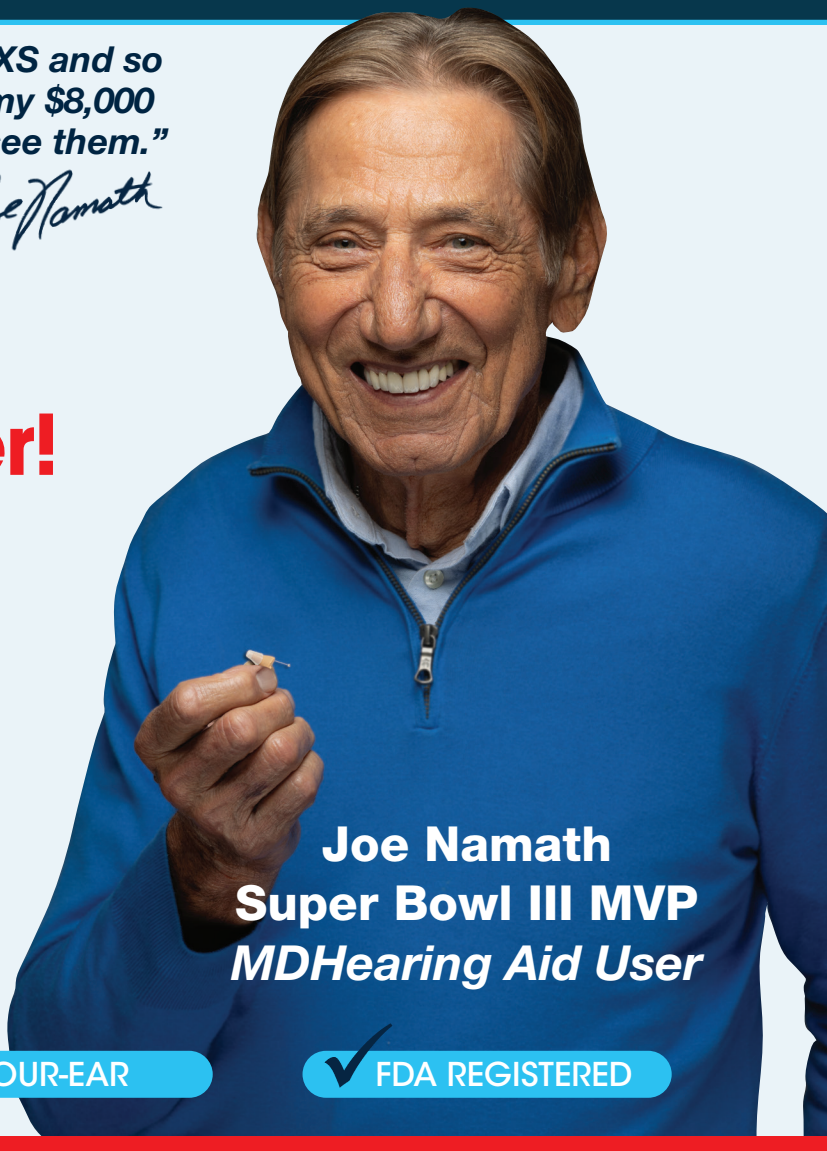

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the terrible price Americans paid for human bondage—an entire generation of young men lost in a brutal slaughter of father against son, brother against brother.

But the framework of the nation proved strong enough to survive its greatest trial and to correct itself without collapsing into permanent despotism or fragmentation. This alone makes America exceptional among the nations of the world.

The American Century

In the 20th century, the United States moved from continental power to global actor. Twice in a generation, it crossed oceans to confront totalitarian regimes that had plunged entire continents into darkness.

In World War II, American industry and manpower helped defeat fascism. In its aftermath, the United States financed European reconstruction through the Marshall Plan, helped stabilize currencies under the Bretton Woods system, and anchored a global order that encouraged trade and cooperation.

The Cold War that followed was not only a military contest but a test of systems. The United States contained and ultimately outlasted Soviet communism, demonstrating that free societies generate prosperity and innovation at a scale command economies cannot match.

Once again, the United States emerged from this test of wills stronger than before. Under the ominous specter of nuclear Armageddon, Americans nevertheless created the highest standard of living in world history, landed a man on the moon, revolutionized medicine, invented the Internet, and literally built the future.

The global order that emerged after 1945 has not been flawless, and American interventions have sometimes been misguided. Yet the broader pattern is impossible to ignore.

During the era of American leadership, extreme poverty declined dramatically across much of the world. In recent decades alone, roughly a billion people have been lifted out of a state of destitution—a transformation unprecedented in human history. Expanding trade, technological innovation, and relative geopolitical stability, all underwritten in significant measure by American power, drove that change.

250 Years Later

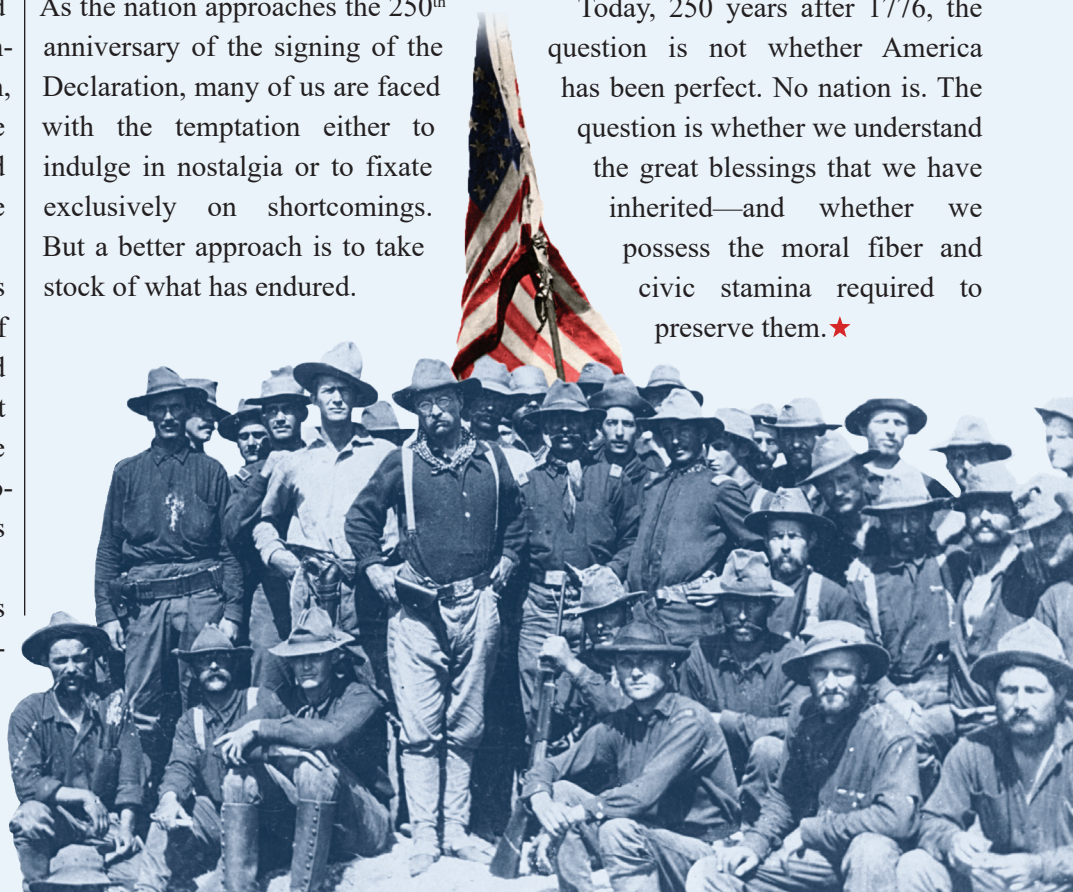
As the nation approaches the 250th anniversary of the signing of the Declaration, many of us are faced with the temptation either to indulge in nostalgia or to fixate exclusively on shortcomings. But a better approach is to take stock of what has endured.

The Constitution drafted in Philadelphia in 1787 still governs a nation of more than 330 million people. Its structure continues to channel political conflict into lawful processes rather than coups or purges.

To speak of American exceptionalism is not to deny complexity or ignore failure. It is to recognize that a particular people, drawing on English constitutionalism and Christian moral formation, constructed a durable framework of ordered liberty, endured civil war, and, at the height of their nation's influence, fostered an era of global flourishing unmatched in scope.

When Lincoln called the United States "the last best hope of earth"—a phrase echoed by Ronald Reagan a century later—he was not claiming that America was flawless. He was asserting that constitutional self-government on this scale remains rare—indeed, *exceptional*—in the history of nations.

Today, 250 years after 1776, the question is not whether America has been perfect. No nation is. The question is whether we understand the great blessings that we have inherited—and whether we possess the moral fiber and civic stamina required to preserve them.★



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Are You Missing Out on Big Savings with Medigap Plan N?

Sabrinah Cave

Sabrinah Cave is a licensed health & life insurance agent. With nearly 10 years of hands-on experience and a passion for education, she writes to help others navigate the complexities of insurance.

Choosing a Medicare Supplement plan—also known as a Medigap plan—is about balancing predictable coverage with affordable monthly premiums. While Medigap Plan G is a popular choice due to its straightforward benefits, Plan N can be a smart alternative for lowering costs without sacrificing strong protection. Here's how the two plans compare and why Plan N may be worth a closer look.

Plan G vs. Plan N

Both Plan G and Plan N offer protection against Medicare's out-of-pocket costs, but they differ in other important ways.

Plan G covers 100 percent of Medicare-approved expenses once you meet the annual Medicare Part B deductible ($283 in 2026). After that deductible is satisfied, Plan G pays for most Medicare out-of-pocket costs, including coinsurance, hospital deductibles, skilled nursing facility care, hospice care, and Part B excess charges.

Plan N also requires you to meet the Part B deductible. After that, you may be responsible for modest copays—up to $20 for certain office visits and up to $50 for emergency room visits that do not result in hospital admission. Preventive care remains fully covered by Medicare, with no copay.

Plan N also covers many of the same core benefits as Plan G, including hospital deductibles, coinsurance, skilled nursing facility care, and hospice care. However, Plan N does not cover Medicare Part B

PLAN G vs PLAN N

BENEFITS COVERED	PLAN G	PLAN N
Part A Hospital Costs & Coinsurance	✔	✔
Part A Deductible	✔	✔
Skilled Nursing Facility Coinsurance	✔	✔
Part B Annual Deductible		
Part B Coinsurance & Copays	✔	✔*
Part B Excess Charges	✔	
Foreign Travel Emergency	80%	80%
Part A Hospice Care	✔	✔
Blood Benefit (First 3 Pints)	✔	✔

** Plan N pays 100% of the costs of Part B services, except for copayments up to $20 for some office visits and $50 for emergency room visits that do not result in inpatient hospital admission.*

excess charges. Because this is often the biggest concern for beneficiaries considering Plan N, it's important to understand what excess charges really are and how often they occur.

Understanding Part B Excess Charges

Excess charges occur when a doctor or medical supplier does not accept Medicare assignment (the Medicare-approved rate for a service) and bills more than that amount. Federal law allows these additional charges to be as much as 15 percent above Medicare's approved rate.

Plan G covers excess charges in full, while Plan N does not. The good news is that excess charges are extremely uncommon. Only about two percent of providers nationwide are permitted to bill them.

In addition, several states prohibit excess charges entirely, and others place limits on them. The simplest way to avoid excess charges is to confirm that your provider accepts Medicare assignment before receiving care—something most doctors already do.

Potential Savings

While Plan G offers very comprehensive coverage, it often comes with higher monthly premiums. Plan N, on the other hand, typically has lower premiums with limited and predictable out-of-pocket costs. In many areas, beneficiaries can save an average of $500 per year by switching from Plan G to Plan N. For those who don't visit the doctor frequently, those savings may more than offset occasional copays.

If your Plan G premiums have become difficult to manage but you still want broad coverage and nationwide access to Medicare providers, Plan N may be a smart middle-ground option.

Curious About Switching to Plan N?

A quick review could reveal meaningful savings—without giving up the coverage you rely on. Contact AMAC's Medicare Advisory Service at **800-368-1523** to explore your options and find a plan that fits both your health and your budget. ★

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Honoring America's Birthday with Three Symbols of Freedom

Dr. Mike Fuljenz

Numismatic Consultant, First Fidelity Reserve

In honor of America's 250th birthday, the Association for Mature American Citizens (AMAC) and First Fidelity Reserve have designed a .999 fine silver round highlighting three key symbols from our nation's history.

First is the drummer. Few people realize just how important the drummer was to soldiers heading into battle. Drummers played a vital role on both sides of the battle as the Colonials took their fight to the British tyrannists. They served as communicators, and their tunes were more than just musical notes, as the rhythm helped organize and coordinate different military units on the ground.

A little-known fact about drum corps was that they were primarily teenagers or even younger. Through different cadences, their drumbeats could relay messages that would otherwise go unheard in battle—when to attack, assemble, or even retreat.

Their duties didn't end with banging a drum; they sometimes courageously carried messages, assisted surgeons, and helped evacuate the wounded.

It wasn't until the 19th century that the Betsy Ross flag took its place as the symbol of America's fight for independence, and the story behind its creation—George Washington meeting with Ross to create its design—became legend.

It is believed by some that the flag was sewn in May of 1776 at the behest of George Washington and his closest confidants, who presented a design to Ross featuring the 13 stars arranged in a circular pattern. The circular star pattern symbolized equality among the thirteen colonies, reinforcing its appeal even though this meeting was not officially documented.

Another American symbol of freedom is the Liberty Bell, and legend has it that it tolled on July 8, 1776, to alert citizens to gather and hear the first reading of the Declaration of Independence. This would not be unusual, as the Liberty Bell is believed to have been used for many such occasions during the story of America's fight for independence.

For years, the Liberty Bell, which bears the biblical inscription "Proclaim LIBERTY throughout all the land unto all the inhabitants thereof," hung in the Pennsylvania Statehouse (Independence Hall).

Its zigzag crack, which is believed to have occurred sometime between 1841 and 1845, eventually left it inoperable. On February 22, 1846, the bell rang for the final time to celebrate George Washington's birthday.

It now hangs in the Liberty Bell Center in Philadelphia, where tens of thousands of people visit it each year.

The Liberty Bell will also be featured as a privy mark on several of the coins being struck at the US Mint in 2026 to celebrate America's 250th birthday. ★

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Ask Rusty

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Should My Spouse Be Getting Half of My Social Security Amount?

Dear Rusty,

I was referred to you to ask a question about Social Security benefits. I receive about $1,700 a month from Social Security, while my husband receives only approximately $750 monthly. Is he entitled to file for half of my Social Security as a monthly benefit without touching my amount?

Signed, Curious Wife

Dear Curious Wife,

Spousal benefits are one of the most misunderstood areas of Social Security. A spouse does not always get half of their partner's Social Security benefit—how much the spouse gets is determined by their age when the spouse benefit is claimed, and it is always based upon both partner's full retirement age (FRA) benefit, regardless of when they actually claimed Social Security. The partner with the lower SS benefit can only get half of the other spouse's FRA amount if that partner takes the spouse benefit at (or after) their personal SS FRA. And each spouse's FRA may be different depending on the year they were born (FRA today is somewhere between age 66 and 67, depending on the person's year of birth).

Here are two basic rules for a lower-earning partner to get spouse benefits:

1. The lower-earning spouse's FRA entitlement must be less than 50 percent of the higher-earning spouse's FRA entitlement. FRA amounts are used even if SS benefits were claimed earlier, or later, than FRA, and FRA amounts are frequently different than the monthly amounts actually being received.

2. If one spouse's FRA amount is less than 50 percent of the other spouse's FRA amount, the difference between those two amounts can be added to the lower-earning spouse's SS retirement amount to become their spousal benefit. That may, or may not, equal half of the higher-earning spouse's FRA amount.

So, if you claimed your Social Security exactly at your own FRA, and your husband also claimed his Social Security exactly at his own FRA, then—based on the numbers you provided—your husband is likely entitled to about $850 per month, instead of his current $750. And that would not affect your own SS benefit in any way.

Your FRA entitlement would need to be more than twice your husband's own FRA entitlement for him to receive a spousal boost from you. But if your husband claimed Social Security before his FRA, he would not get 50 percent of your FRA benefit.

Signed, Russell Gloor

This article presents the opinions of the AMAC Foundation Staff and is intended for information purposes only. It does not represent legal or financial guidance

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A Return to Yesteryear

Alexa Astuto

Alexa Astuto began her editorial journey as an Associate Editor at AMAC Magazine. *A devoted enthusiast of American history, she brings stories of the past to life, sharing unique perspectives that connect history with today's audience.*

Tim first set eyes on his wife through the light of a projected 8mm home movie. His friends had filmed a drag race—something they'd done often in Georgia—and when he went over to view the excitement, a girl walked by in the pits. "I asked my friends, 'Who is that girl?'" Tim told me. "My buddy said it was his cousin. And I'd been friends with him my whole life. Been to every family reunion and BBQ. How could I have never seen this girl before? I knew I had to have her number."

Tim got her number. The first date didn't go too well. "We were driving around in my Ford F-250, and she pointed to the sign and told me this was her exit. She wanted to get away from me so badly," he laughed. "But I knew I needed her to give me a second chance."

She gave him a second chance, and they got married three months after that second date—and spent every waking second together for fifty-eight strong years.

Tim (who will be eighty in September) and I stood on the Gulf Shores pier, taking in the Alabama coast. As Tim, a stranger, told me this story, I kept glancing at the wedding band hanging by a thin gold chain around his neck. When he shifted his grip on his beach-hiking stick, the light caught the band on his finger, too. One ring anchored to him. One ring carried like a heartbeat. He'd come to the pier about three times a week to be closer to his wife. "I don't have a tombstone for her," he said. "Just the ocean I scattered her ashes in eighteen months ago."

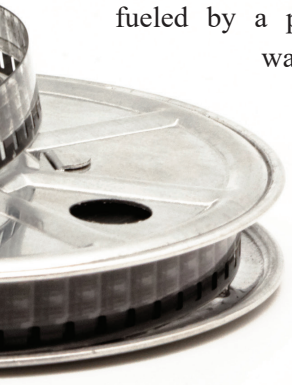
If it hadn't been for that 8mm film, Tim would've never met his loving wife. Home movies have been connecting us since their creation. Today, we carry cameras in our pockets. We capture everything. But before the ease of clicking a button and sending a moment into the digital world, we filmed life on 8mm reels—and watched it together, projected onto a wall at home. Not from the privacy of our beds with tiny pixels lighting up our faces. No. Home movies were a reason to gather. A shared experience. Proof of a life, playing in real time.

So where did 8mm film come from—and how did it become such a delicate, lasting memory for so many Americans?

It all started with the founder of Kodak, George Eastman (1854–1932), who changed the way the general public views photography. In 1878, Eastman, a bank clerk from Rochester, New York, sought to take pictures on a vacation. However, the camera he invested in was the size of a toaster oven, the chemicals required to develop photos were more temperamental than those in a research lab, and it took too much

8mm Kodak film reel photo credit: Coyau / Wikimedia Commons / CC BY-SA 3.0

patience to set everything up. Eastman, fueled by a picture-less vacation, was determined to find an easier way.



Flash forward to 1888, and George Eastman was granted a patent for his box camera, and by 1892, the Eastman Kodak Company was born. The first Kodak camera's simple box design took everything that made photography a hassle and condensed it into a single process. Before this, photographers used glass plates coated with light-sensitive emulsion that formed an image when exposed in-camera. But now, the inconvenience of swapping out a new glass plate for each capture was eliminated by paper film rolls that could hold a staggering 100 exposures. Photography no longer had to revolve around swapping plates; now, it could be as simple as pressing a button. That convenience took another leap in 1948, when the first Polaroid camera eliminated the need for a darkroom.

Edwin Herbert Land (1909–1991), a native of Bridgeport, Connecticut, was fascinated by light and optics from a young age. He founded the Polaroid Corporation in 1937, first producing polarizing sunglasses and later colored filters and optical devices for the US military during World War II. But it was a question from his young daughter—why she couldn't immediately see a photograph after it was taken—that inspired him to transform the industry. The result was the Polaroid Land Camera Model 95, which brought instant photography to American consumers.

While still photography had become increasingly accessible to the public, filmmaking remained largely in professional hands. That changed when Kodak introduced a more consumer-friendly format: 8mm film.

Later improved into Super 8, the format made home moviemaking easier with smaller, more compact cartridges than the large reels required for 16mm film. Home recording quickly took off across America. At first, the films were silent, but in 1973, Kodak introduced magnetic sound striping, allowing sound to be recorded separately

Continued on page 42

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and played back alongside the finished film. It was another major leap in making visual storytelling more accessible at home.

And maybe that is what Americans have always been chasing—not just invention for invention's sake, but a way to hold on to what would otherwise slip away. Photography and film gave ordinary people the power to preserve the faces, voices, and fleeting moments that make up a life.

Back on the pier, I looked again at Tim's veteran hat, at the quiet pride stitched into its brim. "Thank you for your service," I said, "and for sharing your story."

Tim smiled. "I served proudly," he said. Then, after a pause, "And, my dear, thank you for listening." ★

FILM TRIVIA CHALLENGE

Test your knowledge and take the film quiz below!

1. **Kodak helped popularize photography for everyday Americans with a famous slogan that promised simplicity. What was it?**

2. **Before digital cameras, photographers had to manually advance the film after each photo. What small lever or knob did you turn to move the film to the next shot?**

3. **For much of the 20th century, families often brought their rolls of film to what everyday store to be developed and printed?**

Scan the code here to check your answers!
Or visit amac.us/filmtrivia

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MADE IN USA

Seniors get new medical alert device

No contracts, no deposits and no monthly bills ever

FastHelp is the only Medical Alert device that won't break the bank. That's because it comes with no contracts, no deposits and no monthly bills ever – which makes FastHelp a great choice for seniors, students and professionals because it connects to one of the largest nationwide networks everywhere cell service is available for free. You don't need a cell phone or a land line.

And here's the best part. All those who already have an old style monitored medical alert button can immediately eliminate those monthly bills, which is why Universal Physicians is widely advertising this announcement nationwide.

So if you've ever felt a medical alert device was too complicated or expensive, you'll want to get FastHelp, the sleek new medical alert device with no monthly bills.

The medical alert device slugfest was dominated by two main combatants who both offer old style monitored help buttons that come with a hefty bill every month. But now Universal Physicians, the U.S. based heavyweight, just delivered a knockout blow sending the top rated contenders to the mat with the unveiling of FastHelp. It's the sleek new cellular embedded medical alert device that cuts out the middleman by instantly connecting you directly to highly trained 911 operators all across the U.S. There's absolutely nothing to hook-up or install. You don't need a land line and you don't need a cell phone. Everything is done for you.

NO MONTHLY BILLS: "My wife had an old style help button that came with hefty bills every month and she was embarrassed to wear it because it made her look old," said Frank McDonald, Canton, Ohio. "Now, we both have FastHelp™, the sleek new medical alert device that our grandkids say makes us look 'cool' not old," he said. With FastHelp, seniors never have to worry about being alone and the best part is there are no monthly bills ever.

Seniors born before 1964 get big boost

Instantly connects to free unlimited nationwide help with just the push of a button with no contracts, no deposits, and no monthly bills

Seniors born before 1964 get new medical alert device

Nationwide: Demand for new Medical Alert Device soars

The phone lines are ringing off the hook.

That's because for seniors born before 1964, it's a deal too good to pass up.

Starting at precisely 8:30am today the Pre-Store Release begins for the sleek new medical alert device that comes with the exclusive FastHelp™ One-Touch 911 Button that instantly connects you to unlimited nationwide help everywhere with no contracts, no deposits and no monthly bills ever.

"It's not like old style help buttons that make you talk to a call center, only work when you're at home and come with hefty bills every month. FastHelp comes with state-of-the-art cellular embedded technology. That means it works at home or anywhere and everywhere cell service is available whether you're out watering the garden, driving in a car, at church or even hundreds of miles away on a tour or at a casino. You are never alone. With just a single push of the One-Touch E Button you instantly get connected to free unlimited help nationwide with no monthly bills ever," said Jack Lawrence, Executive Director of Product Development for U.S. based Universal Physicians.

"We've never seen anything like it. Consumers absolutely love the sleek new modern design and most of all, today's instant

(Continued on next page)

FLYING OUT THE DOOR: Trucks are being loaded with the new medical alert devices called FastHelp. They are now being delivered to lucky seniors who call the National Rebate Center Hotline at 1-800-221-2809 DEPT. FSTH150 today. Everyone is calling to get FastHelp, the sleek new medical alert device because it instantly connects you to unlimited nationwide help everywhere cell service is available with no contracts, no deposits and no monthly bills ever.

(Continued from previous page)

rebate practically pays for it and no monthly bills ever," Lawrence said.

FastHelp is the sleek new medical alert device with the best of combinations: a quality, high-tech engineered device that's also an extremely great value because there are no monthly bills ever. ■

The only device that makes you look important, not old

The problem with medical alert devices is, nobody wants to wear them because it makes them look old. Well, that's not the case with FastHelp. That's because it's the first state of the art medical alert device designed to make you look important, not old. Old style monitored help buttons you wear around your neck, or require expensive base station equipment or a landline are the equivalent of a horse and buggy, it's just outdated.

Millions of seniors fall every year and spend hours lying on the floor helpless and all alone with no help.

But seniors who fall and get immediate help are much more likely to avoid getting sent to a nursing home and get to STAY living in their own home independently.

Yet millions of seniors are still risking their safety by not having a medical alert device. That's because seniors just can't afford to pay the monthly bills that come with old style medical alert devices.

That's why seniors born before 1964 are rushing to cash in the whopping $150 instant rebate before the 32 day deadline ends.

So there's no need to wait for FastHelp to hit store shelves later this year because seniors born before 1964 can get it now just by using the $150 instant rebate coupon printed in today's publication before the 32 day deadline ends. If lines are busy keep trying, all calls will be answered. ■

Doctor urges seniors to get new medical alert device

Instantly connects you to free unlimited nationwide help with no contracts, no deposits and no monthly bills ever

Comes with new cellular embedded technology that works at home or anywhere you go so you are never alone

All seniors born before 1964 are getting a $150 rebate and cover just $149 making this deal too good to pass up

Nothing to hook up. You don't need a land line or cell phone. It's ready to use right out of the box

Seniors snap up new medical alert device that comes with no monthly bills

People don't always do what their doctor says, but when seasoned veteran emergency room physician, Dr. Philip B. Howren says every senior should have a medical alert device, you better listen up.

"Seniors are just one fall away from being put in a nursing home," Dr. Howren said. "With a medical alert device, seniors are never alone. So it keeps them living independently in their own home. That's why seniors and their family members are snapping up a sleek new medical alert device that comes with no monthly bills ever," he said.

Many seniors refuse to wear old style help buttons because they make them look old. But even worse, those medical alert systems come with monthly bills.

To solve these problems Universal Physicians, a U.S. company, went to work to develop a new, modern, state-of-the-art medical alert device. It's called "FastHelp™" and it instantly connects you to free unlimited nationwide help everywhere cell service is available with no contracts, no deposits and no monthly bills ever.

"This slick new little device is designed to look incognito to slip in your pocket. Seniors love them, because it actually makes them look important, not old," Dr. Howren said.

FastHelp is expected to hit store shelves later this year. But special promotional giveaways are slated for seniors in select publications. ■

Five Star Customer Reviews

Hurricane Help
"We had two hurricanes recently. I had no electricity for 6 days. I fell, so I pushed the button, and they came right out and picked me up off the floor. I tell many of my friends they need to get FastHelp!" - *Virginia, FL*

LIFESAVER
"When I got my FastHelp I never thought I'd have to use it, but when I fell and broke my hip it saved my life." - *Harold, OH*

Very appreciative of having FastHelp
"I did have an emergency. Help RESPONDED quickly and came in a few minutes." - *Irving, PA*

WE LOVE THE PRODUCT
"We bought it outright with no bills ever." - *Rosemary, NY*

Safe anywhere
"This little FastHelp device is my guardian angel. I'm so glad my daughter-in-law got it for me." - *Pete, FL*

A+ Rating: These are unsolicited consumer feedback from satisfied customers as reported to Universal Physicians.

HOW TO GET IT

BORN BEFORE 1964:
Use the rebate coupon to the right and call this Toll-Free Hotline:
1-800-221-2809
EXT. FSTH150

BORN AFTER 1964:
You cannot use the rebate coupon to the right and must pay $299 Call:
1-800-221-9773
EXT. FSTH150

BOTTOM LINE:
You don't need to shop around. We've done all the leg work, this deal is too good to pass up. With the instant FastHelp rebate, it is a real steal at just $149 and shipping. There are no monthly bills ever.

PROS: It's the sleek new medical alert device that comes with the exclusive FastHelp One-Touch 911 Button that instantly connects you to free unlimited nationwide help with no contracts or deposits. It connects you to the vast available network of cellular towers for free and saves seniors a ton of money because there are no monthly bills ever making this deal a must have. Plus it's the only medical alert device that makes seniors look important, not old.

CONS: Consumers can't get FastHelp in stores until later this year. That's why it's so important for seniors born before 1964 to call the National Rebate Center Hotline within the next 32 days. For those who miss that deadline, the sleek little medical alert device will set you back over $300 bucks.

REBATE COUPON

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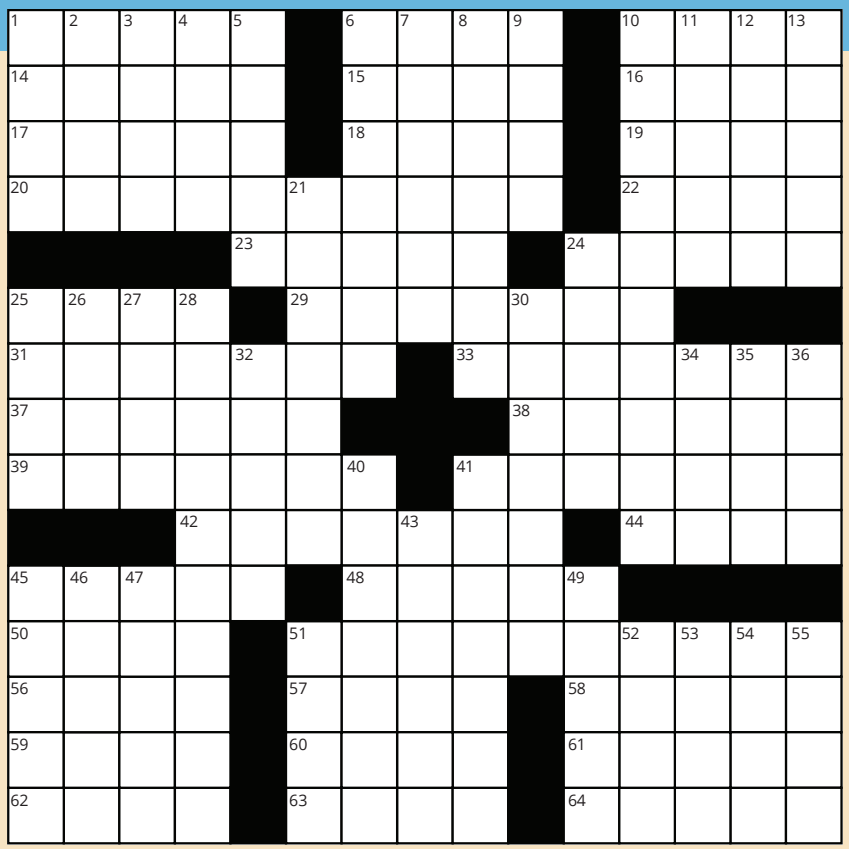

ACROSS

1. Light wood
6. Bleats
10. Portent
14. Nimble
15. Beige
16. Was a passenger
17. Hearsay
18. Overlook
19. Ship workers
20. Biblical blessings
22. Gammons
23. Rose dye
24. Postpone
25. Jetty
29. Periods of 10 years
31. Waits upon
33. Make milk
37. Rejection of a request
38. Ball
39. Superficial amount
41. Filters
42. Otalgia
44. Body of water
45. Necklace item
48. Joint of the lower arm
50. Murres
51. Trickiness
56. Hitching place
57. Hue
58. Scoundrel
59. Inactive
60. Border
61. Ancient Roman magistrate
62. Dregs
63. Jury member
64. Writing tables

DOWN

1. Stinging remark
2. Chills and fever
3. Capital of Peru
4. Coin opening
5. Eagle's home
6. Bewilders
7. Having a low pH
8. Armory
9. Figure out (British)
10. Composed for an orchestra
11. Honorable
12. Swelling
13. Paperboy
21. A young child
24. Interior layout and furnishings
25. Flat masses of soft material
26. Detail
27. Europe's highest volcano
28. Restates
30. Most idiotic
32. Birth-related
34. Dogfish
35. Armored combat vehicle
36. Otherwise
40. Untanned animal skin
41. Gearstick
43. Shrink in fear
45. Student
46. Wear away
47. A long narrow passage
49. Fatigued
51. Stair
52. Connecting point
53. Auspices
54. Mope around
55. Observes

Solutions on page 20

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SUDOKU

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- Every column must contain the numbers from 1 through 9
- Every 3x3 square must contain the numbers from 1 through 9

		9				2		5
							9	4
3			7			6		
	8	4		3				
		3	2	7	4			
					8		7	
			1	8	5	9		
					6	5		
6							1	

WORD JUMBLE

The following letters have been scrambled from real English words. See if you can solve them!

1. oreeccmm
2. iyhartc
3. relrqau
4. svtninmeet
5. litcspa
6. eiturno
7. emndoizer
8. alfoaitqiniuc
9. nsaprateio
10. oteaiperocv
11. oyuttecscnin
12. aldfwe

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Contact Information

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My husband purchased a scooter for me, but it was cumbersome and uncomfortable for everyday use, leaving me feeling more constrained than liberated. However, everything changed when I came across the ATTO SPORT. This remarkable scooter proved to be a game changer. Not only is it robust and reliable, but it also conveniently splits into two pieces, allowing me to effortlessly lift it into my car trunk on my own. I was even able to stow it in the overhead compartment on the plane, enabling us to finally take that trip to Italy! I am now independent once more, able to go wherever I please and do so with a striking sense of style. In fact, I now find that my husband struggles to keep up with me!

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